

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

|             |   |                 |                        |
|-------------|---|-----------------|------------------------|
| Applicant:  | Shirley J. Provinse                             | Docket No.:     | 40655.4900             |
| Serial No.: | 09/943,438                                      | Examiner:       | Olabode Akintola       |
| Filed:      | August 27, 2001                                 | Group Art Unit: | 3691                   |
| Title:      | SYSTEM AND METHOD<br>FOR ACCOUNT RECONCILIATION |                 | Confirmation No.: 8195 |

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated August 19, 2009, in which this Reply is filed within two months, please consider the following Amendments and Remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.